

ANNUAL FEE SCHEDULE ASSESSMENT

STATE OF INDIANA DEPARTMENT OF FINANCIAL INSTITUTIONS DIVISION OF BANKS, TRUST COMPANIES, SAVINGS BANKS, BUILDING & LOAN ASSOCIATIONS, AND INDUSTRIAL AUTHORITIES

EFFECTIVE JULY 1, 2008 THRU JUNE 30, 2009

<u>IF THE AMOUNT OF TOTAL ASSETS IS:</u>			<u>THE FEE WILL BE:</u>	
OVER	BUT NOT OVER	THIS AMOUNT	PLUS	OF EXCESS OVER
\$ 0	\$ 10,000M	5,150		
10,001M	15,000M	5,150	.3898 per Thousand	10,000M
15,001M	25,000M	7,099	.126 per Thousand	15,000M
25,001M	50,000M	8,359	.09724 per Thousand	25,000M
50,001M	100,000M	10,790	.08962 per Thousand	50,000M
100,001M	500,000M	15,271	.0848725 per Thousand	100,000M
500,001M	1,000,000M	49,220	.0835 per Thousand	500,000M
1,000,001M	3,000,000M	90,970	.066767 per Thousand	1,000,000M
3,000,001M	5,000,000M	224,504	.0456275 per Thousand	3,000,000M
5,000,001M	10,000,000M	315,759	.0451046 per Thousand	5,000,000M
10,000,001M	20,000,000M	541,282	.0422655 per Thousand	10,000,000M
20,000,001M	40,000,000M	963,937	.0415414 per Thousand	20,000,000M
40,000,001M		1,794,765	.040857 per Thousand	40,000,000M

The annual bank fee is based on total bank assets as of December 31, 200X. An example of this tiered fee schedule would be if a bank has \$112,000M in assets as of 12/31/XX, the fee would be \$15,271 (amount for assets over \$100,001M but not over \$500,000M) + \$1,018.47 (12,000M * \$.0848725 per thousand) for a total fee of \$16,289.47.

If a financial institution receives a composite 3, 4, or 5 rating at its most recent state or federal safety and soundness examination, the financial institution's annual fee shall be increased by 50%. This assessment shall be pro-rated on a quarterly basis. The increased supervisory assessment shall stay in effect until the quarter following the financial institution's receipt of a composite 1 or 2 rating at a state or federal safety and soundness examination.

Newly chartered and converted banks (thrift and national to state chartered) will be charged a percentage of their annual fee, as calculated above, based on the number of months that they are in existence as a state chartered institution during the fiscal year.

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EFFECTIVE JULY 1, 2008 THRU JUNE 30, 2009

TRUST DEPARTMENTS

<u>IF THE AMOUNT OF TOTAL ASSETS IS:</u>		<u>THE FEE WILL BE:</u>
OVER	BUT NOT OVER	THIS ASSESSMENT
\$ 1	\$5,000M	\$1,600
5,001M	10,000M	2,000
10,001M	20,000M	3,000
20,001M	30,000M	4,000
30,001M	40,000M	5,000
40,001M	50,000M	6,000
50,001M	100,000M	8,500
100,001M	500,000M	11,000
500,001M	1,000,000M	21,000
1,000,001M		\$21,000 plus \$.0022 per thousand on Trust Assets over \$1,000,000M

The annual trust department fee is based on total trust assets as of December 31, 200X. An example of this fee schedule would be if a trust department has \$29,595M trust assets as of 12/31/XX, the fee would be \$4,000. If a trust department had trust assets of \$1,735,000M as of 12/31/XX, the fee would be \$22,617.00 (21,000+(735,000 * .0022)). If a trust department has trust assets of \$25,000,000M, the fee would be \$73,800 (21,000 +(24,000,000 * .0022)).

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EFFECTIVE JULY 1, 2008 THRU JUNE 30, 2009

CORPORATE FIDUCIARY

<u>IF THE AMOUNT OF TRUST ASSETS IS:</u>			<u>THE FEE WILL BE:</u>		
OVER	BUT NOT OVER	THIS AMOUNT	PLUS	OF EXCESS OVER	
\$ 0	\$ 20,000M	5,150			
20,001M	50,000M	5,150	.1926 per Thousand	20,000M	
50,001M	100,000M	10,928	.10198 per Thousand	50,000M	
100,001M	500,000M	16,027	.02266 per Thousand	100,000M	
500,001M	1,000,000M	25,091	.01133 per Thousand	500,000M	
1,000,001M	10,000,000M	30,756	.002266 per Thousand	1,000,000M	
10,000,001M		51,150	.001983 per Thousand	10,000,000M	

The annual corporate fiduciary fee is based on the market value of total trust assets under administration as of December 31, 200X. An example of this fee schedule would be if a corporate fiduciary has \$329,595M trust assets under administration as of 12/31/XX, the fee would be, \$16,027 (amount for assets over \$100,001M but not over \$500,000M) + \$5,202.62 (229,595M * \$.02266 per thousand) for a total fee of \$21,229.62.

If a corporate fiduciary receives a composite 3, 4, or 5 rating at its most recent state examination, the corporate fiduciary's annual fee shall be increased by 50%. This assessment shall be pro-rated on a quarterly basis. The increased supervisory assessment shall stay in effect until the quarter following the corporate fiduciary's receipt of a composite 1 or 2 rating at a state examination.

APPLICATION AND NOTIFICATION FEE SCHEDULE

**STATE OF INDIANA DEPARTMENT OF FINANCIAL INSTITUTIONS
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EFFECTIVE JULY 1, 2008 THRU JUNE 30, 2009

<u>FINANCIAL INSTITUTION FORMATION</u>	<u>BASIC FEES</u>
Interim Institution	\$2,000.00
Full Service Institution	
Time of Submission of Application	\$4,000.00
Upon Approval	\$4,000.00
<u>BANK HOLDING COMPANY</u>	
Bank Holding Company Acquisition	\$5,000.00
Bank Holding Company Acquisition (including Interim Bank & Merger)	\$5,000.00
<u>CHANGE OF CONTROL</u>	\$ 500.00
<u>CONVERSIONS</u>	
National Bank to State Charter	\$ 0.00
Federally Chartered S & L to Bank or Savings Bank	\$ 0.00
Mutual Savings Bank to Stock Savings Bank	\$ 0.00
<u>MUTUAL HOLDING COMPANY REORGANIZATION</u>	\$1,000.00
<u>ESTABLISHMENT OF BRANCH</u>	
Full Service Branch	\$ 500.00
<u>ESTABLISHMENT OF TRUST OFFICE</u>	\$ 500.00
<u>RELOCATION OF MAIN OFFICE OR BRANCH</u>	\$ 500.00
<u>BANK HOLDING COMPANY FORMATION</u>	\$1,000.00
<u>MERGER</u>	\$1,000.00
<u>CONSOLIDATION</u>	\$1,000.00

FEE SCHEDULE CONTINUED

VOLUNTARY DISSOLUTION

Time of Submission of Application	\$2,500.00
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<u>ISSUANCE OF SUBORDINATED DEBT AS CAPITAL</u>	\$ 0.00
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CONVERSIONS

State Chartered S & L to Bank OR Savings Bank	\$1,000.00
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<u>ESTABLISHMENT OF A NONQUALIFYING SUBSIDIARY</u>	\$1,000.00
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ACTUAL EXPENSES

Actual expenses will be charged at \$600.00 per day or portion thereof for all personnel involved in processing, analyzing, or investigating an application which requires the approval of the Department. Actual expenses also include transcript preparation, Administrative Law Judge fees, and travel expenses for the Members of the Department and office personnel.

Fees will not be imposed if an institution involved in an application is insolvent or is in imminent danger of becoming insolvent.